

- e) determining from said budgeted information and from said call cost for said call destination, a maximum allowable time length for said call;
- f) monitoring the call in progress to determine how much time has elapsed;
- g) providing at least one voice announcement to the caller indicative of the time available to the caller; and
- h) enabling the caller in advance of the call to select between a first option identified as a "hard-stop" and a second option identified as a "soft-stop" for terminating the call when the budgeted amount for telephone calls has been exceeded.

17. (Amended) In a communication system including a network coupled through local exchange carriers and a network switch to at least one caller at a permanently assigned telephone number and having a budgeted telephone calling time and amount available for telephone calling recorded in the system, a method for automated control of the budgeted telephone calls and calling costs, comprising:

- a) initiating a telephone call in the system at the permanently assigned number by a customer using the budgeted time and amount recorded in the system;
- b) accessing a rating database using a control processor in response to the telephone call; the rating data base containing stored information indicating remaining budgeted telephone calling time and amount available to the calling customer;
- c) accessing a telephone call routing database providing instruction for routing the telephone call from the calling customer to a called customer and calling cost for such call, after the telephone call has been accepted by the processor;
- d) determining from said budgeted information and from said calling cost a maximum allowable time length for said call;
- e) sending a voice message to the calling customer at the beginning of the telephone call to the called customer indicating remaining budgeted telephone calling time and amount available to the calling customer for the telephone call, based upon the maximum allowable time length for said call;
- f) tracking the telephone call in real time and initiating a voice message advising the calling customer when the available time for the telephone call will terminate; and